



**STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE
BOARD FOR LICENSING CONTRACTORS**

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PUBLIC NOTICE

**NEW! Workers' Compensation Insurance
Exemption Registration & Verification Process**

Effective March 1, 2011, pursuant to Public Chapter 1149, owners of a construction entity may apply for an exemption to the workers' compensation insurance coverage requirement for themselves by registering with the Tennessee Secretary of State as a **"Construction Services Provider"**. Otherwise, all owners will be required to provide coverage on themselves, in addition to all of their employees as part of the contractor and home improvement licensing process.

To register online for the "Construction Services Provider" registration or to confirm an "individual" is exempt from providing this coverage to our Board for the purpose of licensing, go to: <http://tnbear.tn.gov/wc/> (available January 1st). For questions regarding the online or paper registration process, you may email their staff at: WorkersComp.ExemptionRegistry@tn.gov

In addition, you may electronically confirm insurance coverage with the Department of Labor and Work Force Development's from their website link labeled *"Workers' Compensation Coverage Verification"* at: <http://www.tn.gov/labor-wfd/wcomp.html>

More information concerning this new law, which is Public Chapter 1149, is available from the Board for Licensing Contractors website's "Laws, Rules and Regulations" link at: <http://tn.gov/commerce/boards/contractors/>

Tennessee Code Annotated, Title 1, Chapter 3; Title 29; Title 39, Chapter 11; Title 50; Title 56, Title 68 and Public Chapter 1149 of the Public Acts of 2010 (Ex. Sess.)(Senate Bill No. 1/House Bill No. 7 of the First Extraordinary Session), relative to workers' compensation.

Contractor's and Home Improvement Proof of Insurance Requirements

Currently, in order to obtain or renew a contractor or home improvement license, the Board's statute requires contractors to supply proof of workers' compensation insurance coverage. Prior to the law change, several contractors as owners of the licensed entity (*sole proprietors, partnerships, LLC's*) and with zero employees were exempt from coverage for themselves (except for corporations). However, effective **March 1, 2011**, all contractors (*including those without employees*) will be required to provide proof of coverage for themselves as owners or supply the Board proof of exemption in the form of their registration as a "Construction Services Provider".

There are limitations as to the number of exemptions, therefore, if there are more than three (3) owners (other than family members), you may not qualify from submitting proof of coverage for those additional owners.

Please see the law from our website for more detailed information.